

Step 1

Complete assessment of your current financial situation.

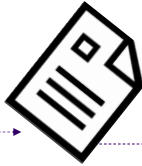


Income & Debt Analysis

We'll do a complete analysis of your income, job stability, rent history, and savings.

Credit Report Assessment

We'll pull your credit report and analyze your credit readiness. We know what lenders look for! (and we'll share those secrets with you!)



Affordability Check Up

This is the most comprehensive study of your financial situation to match you with current lending industry standards. We'll provide you with different mortgage scenarios that range from conventional loan options, to Federally-insure loans. Also, if you are income-eligible for a down payment program, we'll underwrite your application.



You'll know what you can afford and what mortgage product is best for you before you even set foot with a lender!

Mortgage Readiness



Step 2

Coaching you in Financial Capabilities path.



Let's say that life hasn't been pink and you have credit problems, or not enough savings. Don't worry! If you are dedicated and ready to do what it takes, Financial Capabilities IS your best option

In this stage you may be eligible to open an **Individual Development Account**, a match savings program designed to reward your savings. You could earn up to \$4000 in down payment assistance just for saving.

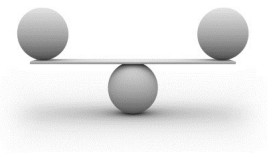


(income restrictions apply)

Dream Savers

Money For Life Workshop

Intense, goal-oriented financial management class. Highly effective in providing tools and ideas necessary to reach financial independence



Coaching

Who said you have to do it all on your own? Through comprehensive one-on-one guidance we'll take you through the steps necessary to bring financial stability and credit readiness.

Step 3

Own Your Home NOW!!!

Home Buyer Class

Buying a home is one-of-a-kind experience and you are likely to do this once, maybe twice in your lifetime. Do it right! This class will prepare you so you feel like a pro even before you sign on the dotted line.



Down Payment application*

We have access to the best down payment programs available in Indiana. If you are income eligible and funds are available, we'll apply.

Assist with Mortgage application

Applying for a mortgage may feel like an intimidating chore. Don't worry! We can do this for you! We'll assist you in the loan application process with your fave lender.



Closing

Got a mortgage approved and found a house? We'll review all information and assist you with closing. From reviewing your whole house inspection to verifying the information in the settlement statement, we are there with you!